

ABSTRACT OF THE DISCLOSURE

Described is a method and apparatus for automatically quoting, processing, maintaining, claim processing, and renewing life, health and related coverages for clients, especially group clients. It comprises an integrated computer system containing several processing modules. The processing module into which data concerning the group is initially entered is the Quoting Engine module, which includes processes for entering information necessary to produce a quote, maintaining and describing the coverages available to the group, and rating the insurance and generating a proposal. Another processing module within the system is a Soldcase module, which administers sales and commission data and provides information regarding the selected coverage to other modules within the system. Another module within the system is an Advanced Relational Database Information System module, which provides billing and premium processing in addition to administering the payment of commissions. A Document Generator module is another module within the system, which is employed to produce documents such as policies and certificates in compliance with state laws. A Claims module is another module within the system, which is used for claim adjudication, claim history, and claim payment. The final module within the system is the Renewal module, which monitors and updates information regarding the client and the insurance to determine if renewed coverage should be sold to the client and, if so, at what price.